

PayPal Benefits Gender Affirming Care Guide

Find up-to-date transgender and non-binary health resources to support you and your family.



About this guide

At PayPal, we're committed to diversity, equity, inclusion, and support for our LGBTQ+ employees. We're proud to offer benefits to support the unique health care needs of transgender and non-binary employees and their families.

Whether you're considering surgery, you need follow-up care after surgery, or you're looking to provide support to your child or other family member, this guide can be used as a starting point.



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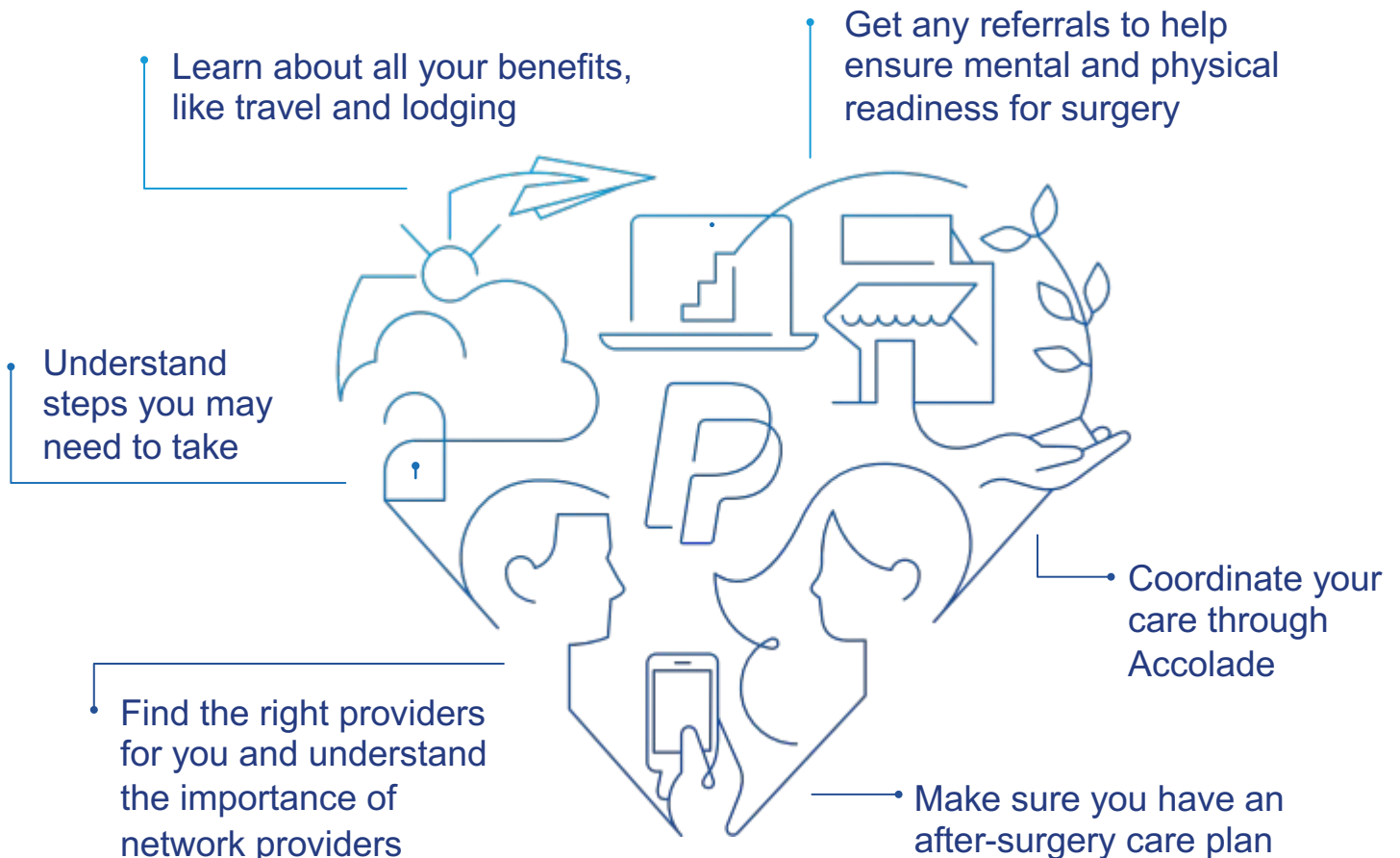
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We're here to help you throughout your journey

No matter where you are as you're receiving care — from considering surgery to recovering afterward — you have your Accolade Health Assistant and nurse to support every step of the way.

Your Accolade Health Assistant and nurse are here to help with everything from providing information about benefits coverage to helping you make the right decisions about care for you and your family.

Call an Accolade Health Assistant to:



Accolade Health Assistants

Simplifying your health care experience starts here. You have access to an experienced team of health assistants dedicated to helping you. Accolade Health Assistants receive training to provide quality care to the LGBTQ+ community.

Have questions? Get help finding answers. It's that simple.

Call an Accolade Health Assistant—[1-866-406-1338](tel:1-866-406-1338) Monday through Friday 5 a.m. to 8 p.m. PST.

member.accolade.com® gives you 24/7 access to your health plan details, tools, and resources—all in one spot. To get started, sign into [member.accolade.com/](https://member.accolade.com) then click “Register.”

The **Accolade® app** gives you easy access to this information when you're on the go. Secure messaging available. Available for Apple® and Android®.

How it works

Connect

Call to talk with a Health Assistant and connect with caring support for you and your family.

Answer

An Accolade Health Assistant will work with you to help find answers right away—from locating a specialist to explaining HSAs, and more.

Support

Get help finding answers to your health and benefits related questions. 5 a.m. to 8 p.m. PST.

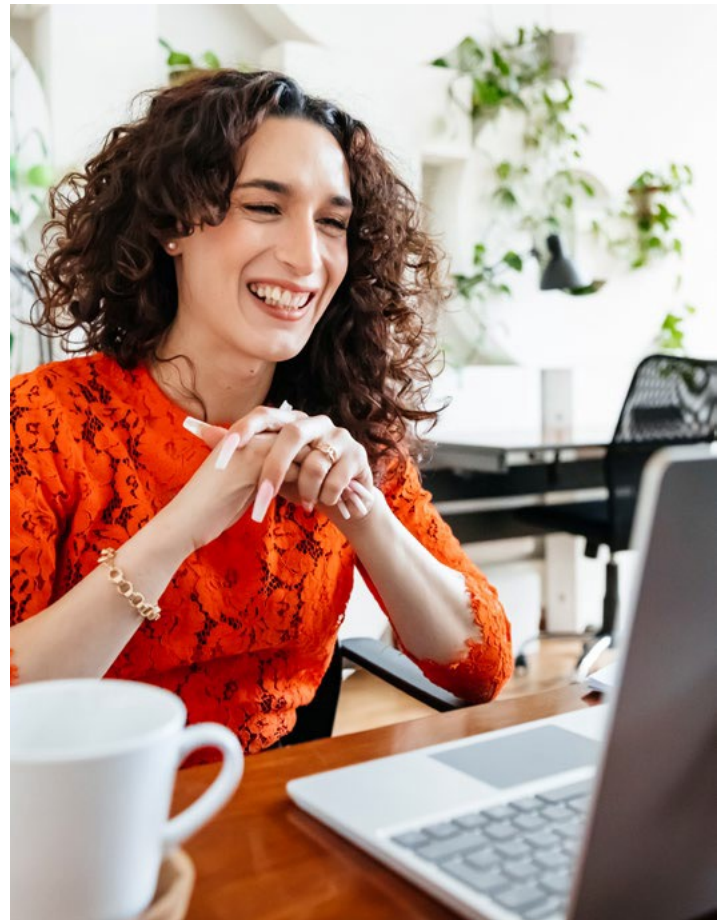
What to expect

Confidentiality

Your health information is kept confidential in accordance with the law.

Family support

Enjoy support for all covered family members, including dependents.





Your health plan



Medical benefits

Access information about your PayPal health plan provided by Meritain.

Sign in to member.accolade.com.



Prescription benefits

View your medications at a glance, refill prescriptions, sign up for home delivery, and more.

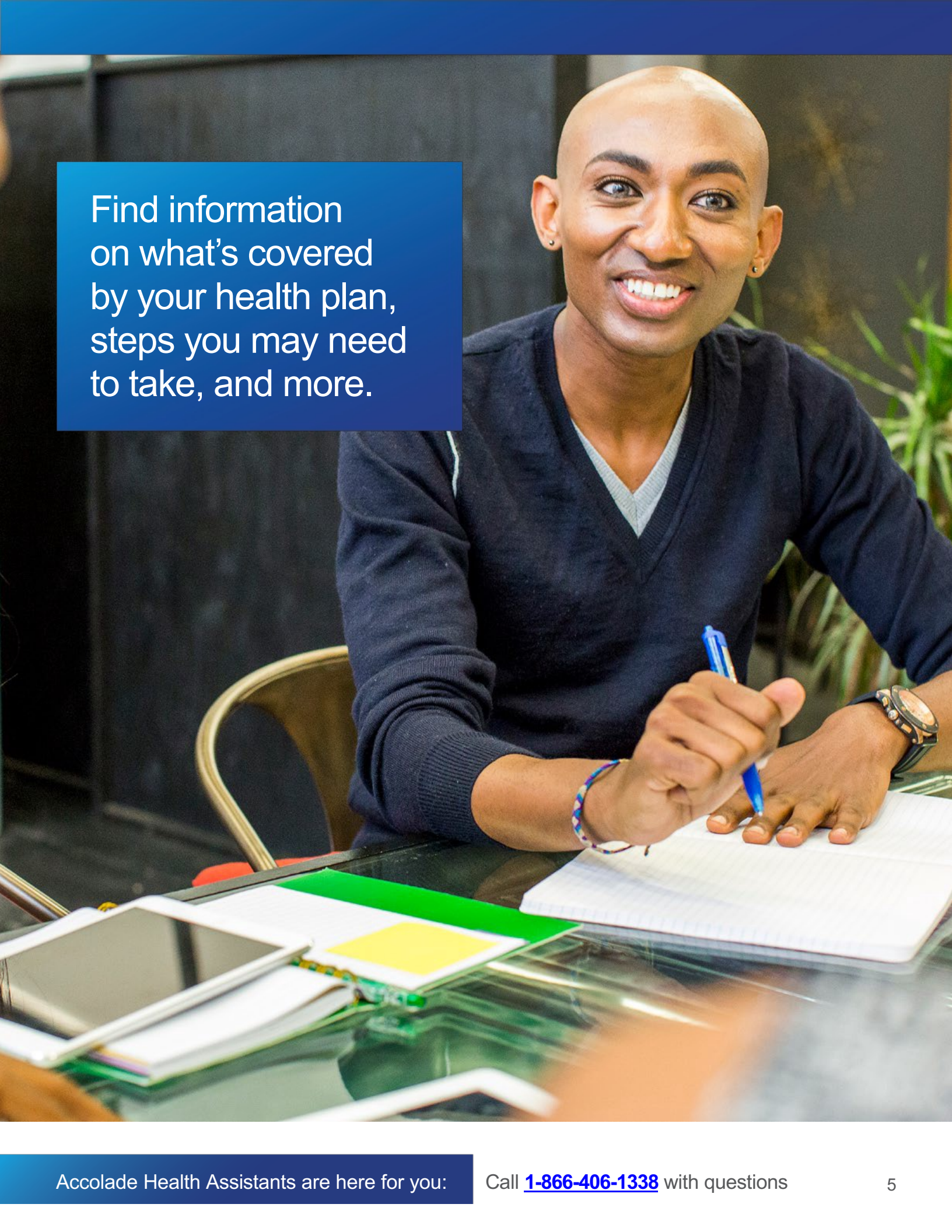
Sign in to caremark.com.



Behavioral health

Search for behavioral health providers and connect with helpful tools, tips, and more.

Sign in to member.accolade.com.

A smiling man with a shaved head, wearing a dark blue V-neck sweater over a light-colored shirt, is sitting at a desk. He is holding a blue pen over an open notebook. On the desk, there is also a tablet with a yellow sticky note on it. The background is a dark, modern office setting with a plant visible on the right.

Find information
on what's covered
by your health plan,
steps you may need
to take, and more.



Let's get specific

Questions about any of these details?

Call an Accolade Health Assistant at [1-866-406-1338](tel:1-866-406-1338), 5 a.m. to 8 p.m. PST

What's covered	Learn specifics of what services are covered.
Finding network providers	Get help finding a network doctor or specialist to help reduce out-of-pocket costs.
Prescriptions	Find out more about your pharmacy benefits through CVS Caremark®.
Behavioral health support	Learn about your options for help supporting your mental well-being.
Family building benefits	Access additional resources to help you grow your family.
Steps	
Getting approvals	Get information about prior authorizations that may be required for certain services.
Required referral(s) for surgery	Find out more, such as who has to write referral(s), how many you need, plus information on how they should be written.
Submitting claims	Learn about additional details on submitting claims.

What's covered

Here are some examples of covered services. Please call and work with an Accolade Health Assistant to confirm your benefit options.

- Behavioral health services
- Breast/chest surgery*
- Gender affirmation surgery*
- Hair-related services, such as electrolysis* and laser hair removal
- Hormone therapy*
- Travel and lodging:* A combined overall maximum benefit of \$10,000 per covered person applies for all travel and lodging expenses reimbursed under this plan in connection with pre-operation and post-operation/ gender reassignment surgery specific to genital surgery during the entire period that person is covered under this plan. Must be using a designated facility more than 30 miles from your residence.
- And more

Note:

These benefits are based on identifiable external sources, including the World Professional Association for Transgender Health (WPATH) standards and/or evidence-based professional society guidance.



A full list of covered services is available in the Meritain Health Summary Plan Description, which can be found on paypalbenefits.com.

*Requires prior authorization.

Finding network providers

We're here to help you find the right doctor or specialist for you.

Call an Accolade Health Assistant at [1-866-406-1338](tel:1-866-406-1338). We can search for transgender- and non-binary-affirming providers.

Prescriptions

Find out more about your pharmacy benefits. CVS Caremark is your pharmacy benefits manager.

Manage your pharmacy benefits.

1. Sign in to caremark.com.
2. Call CVS Caremark at [1-844-287-1297](tel:1-844-287-1297).
3. To manage your medications on the go, download the **CVS Caremark app**.

Fill your prescriptions.

1. **Delivered to your door.** Order up to a three-month supply of eligible medication you take regularly with home delivery.
2. **Pick up at the pharmacy.** Make sure you use a network pharmacy. You will need to show your health plan ID card.

Behavioral health support

PayPal supports you being your authentic self and offers a suite of benefits to support the whole you. For behavioral health support, go to member.accolade.com and search for behavioral health providers. You can also connect with helpful tools, tips, and other resources.

Employee Assistance Program (EAP)

Look to the EAP for help with everyday issues as well as life's more serious challenges. Call to speak with a specialist who will listen to your needs and connect you to the appropriate resource, whether it's a clinician, counselor, mediator, lawyer, or financial advisor. Your EAP offers assistance and support for situations like these and many more:

- Mental health support
- Addiction, substance use, and recovery
- Legal and financial services
- Family and relationships
- Grief support
- Child care and elder care
- Life transitions

Remember: As part of the EAP, you and your household members can get up to 10 face-to-face or online counseling visits (per issue, per person, per year) at no additional cost to you.

To learn more, visit liveandworkwell.com and use access code: **PayPalUS**, or call the EAP directly at [1-888-876-7830](tel:1-888-876-7830).

Connect online through virtual visits

Simplify your behavioral health care with convenient, online counseling appointments through virtual visits. Use your mobile device or computer to see and speak with a psychiatrist or therapist online.

- No driving
- Flexible scheduling
- No crowded waiting rooms

Three steps to connect

1. Register on member.accolade.com.
2. Click on **"Programs"**
3. Navigate to the **"AccoladeCare"** program tile to schedule an appointment that's convenient for you.

About behavioral health services

- Confidential in accordance with the law
- Family support for all your dependents
- 24/7 access over-the-phone and online



If you are experiencing thoughts about harming yourself, suicide or if this is urgent and an emergency, call [911](tel:911) or the National Suicide Prevention Hotline at [1-800-273-8255](tel:1-800-273-8255).

Talkspace

Get online counseling from anywhere through Talkspace. Safely and confidentially message a licensed therapist any time of the day from your phone or desktop device, and get a response back within hours. No appointment is required, and if you need more than messages, you can also schedule real-time video sessions.

To access care, you must first register at talkspace.com/connect.

Calm

Try Calm for mindfulness and relaxation techniques to help you improve sleep, lower stress, reduce anxiety, and sharpen focus. You and your family members have unlimited access to Calm, at no additional cost. Including:

- The Daily Calm with a new mindful theme every day
- More than 100 guided meditations
- Sleep Stories to help you drift into better sleep
- Music to help you relax and reduce stress
- Video lessons on mindful movement and gentle stretching

To get started, register on the [Calm site](https://calm.com) then download the **Calm app**.

Family building benefits


Adoption and surrogacy assistance benefits

PayPal supports you in expanding your family, so you can worry less about finances and more on the joys of being a parent. Through Progyny, you can be reimbursed up to \$25,000 per adoption or surrogacy. Eligible expenses include attorney's fees, court costs, adoption or surrogacy agency and placement fees. To learn more, call Progyny at [1-833-838-5850](tel:1-833-838-5850) or visit the [Progyny site](#) (access code: **PayPal**).

Fertility benefits

In addition to adoption and surrogacy support, Progyny offers Smart Cycle, a complete set of fertility treatments. Coverage for each Smart Cycle includes the consultation, diagnostic testing, monitoring, and management of the fertility care, preimplantation genetic screening, intracytoplasmic sperm injections, and much more. There is a lifetime maximum of three Smart Cycles, but there is no benefit dollar limit. Progyny fertility benefits are available if enrolled in an Accolade plan. To learn more, call Progyny at [1-833-838-5850](tel:1-833-838-5850) or visit the [Progyny site](#) (access code: **PayPal**).





Gender dysphoria describes the distress that someone experiences when their gender identity doesn't match their gender and sex assigned at birth. Find more information on the American Psychiatric Association [website](#).

Learn what you need to know if you or a family member is considering gender affirmation surgery.

Getting approvals

This page covers the prior authorization process for determining if a service is covered by your plan.

Helpful hint: Your provider should call the Provider Services phone number on the back of your ID card to begin the approval process. If you have questions about the process call an Accolade Health Assistant.

1. Search

We can help you find the right providers for you and also understand the importance of using network providers.

2. Find

When you visit a network doctor for care, the physician may identify a service (for example, chest reconstruction) that requires prior authorization. If you have trouble, call Accolade.

3. Inquire

Your doctor should contact Accolade to ask about the proposed service.

4. Verify

Accolade reviews the request to verify the service is medically necessary* and performed at the appropriate place.

5. Inform

Accolade will inform you and your doctor about the approval decision. Together, you should review the determination letter and chart out a course of care.

6. Claim

Upon approval, doctor and member will be notified.

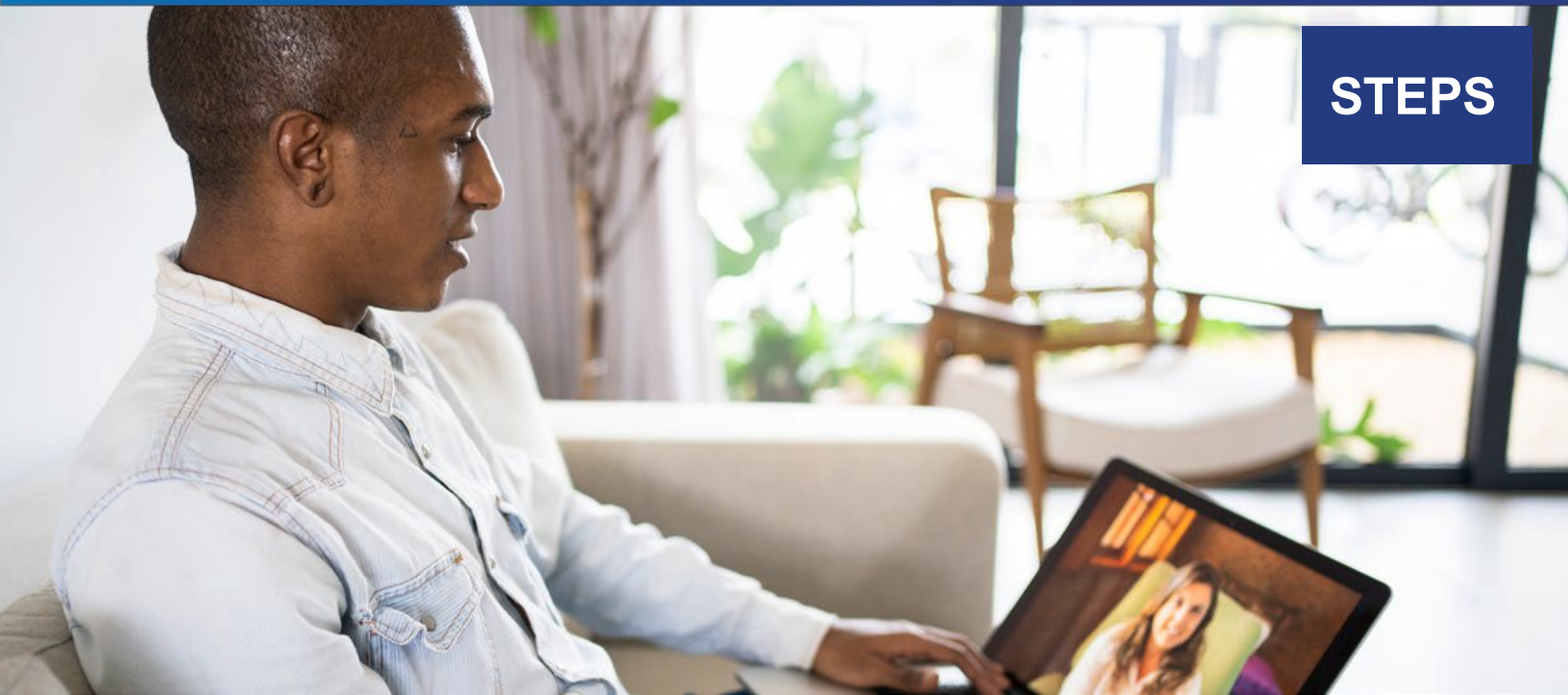
Helpful hint: Reach out to an Health Assistant if notification hasn't occurred.



What if a service is not approved?

When a service is deemed NOT medically necessary,* you and your provider can choose to agree that you will pay. You will then be responsible for covering costs out of your own pocket.

*Aligned with WPATH standards and/or recognized professional society guidance.



Requirements

You or your family member must meet all of the following requirements before surgery or hair-related services.

Requirements (1–7) for gender affirmation surgery:

1. Persistent, well-documented gender dysphoria
2. Capacity to make a fully informed decision and consent for treatment
3. Must be 18 years of age*
4. If significant medical or mental health concerns are present, these must be reasonably well-controlled
5. Completed 12 months of successful, continuous, full-time, real-life experience in the desired gender
6. Completed continuous hormone therapy (for those without contraindications)**
7. Treatment plan must align with current standards of care***

Requirements (1–4) for hair-related services and treatments, including:

- Electrolysis or laser hair removal
- Prescription medications to promote hair growth
- Prescription medications to eliminate hair
- Hair transplantation

Note: Prior authorization is required for all of these services.

*This refers to chronological age, not biological age. Where approval or denial of benefits is based solely on the age of the individual, a case-by-case medical director review is necessary.

**In consultation with the patient's physician, this should be determined on a case-by-case basis through the Notification process.

***This includes the World Professional Association for Transgender Health (WPATH) standards, and/or evidence-based professional society guidance.

Referrals

Surgical treatments for gender dysphoria can be initiated by a referral from a qualified mental health professional.*

The mental health professional provides documentation—in the chart and/or referral letter—of the patient’s personal and treatment history, progress, and eligibility.

One referral

This is required from a qualified mental health professional for breast/chest surgery, for example:

- Mastectomy
- Chest reconstruction
- Augmentation mammoplasty

Two referrals

These are required from qualified mental health professionals who have independently assessed the patient for genital surgery, for example:

- Orchiectomy
- Genital reconstructive surgeries
- Hysterectomy/salpingo-oophorectomy

Writing referrals

Recommended content of the referral letters for surgery:

1. The patient’s general identifying characteristics.
2. Results of the patient’s psychosocial assessment, including any diagnoses.
3. The duration of the mental health professional’s relationship with the patient, including the type of evaluation and therapy or counseling to date.
4. An explanation that the criteria for surgery have been met, and a brief description of the clinical rationale for supporting the patient’s request for surgery.
5. A statement about the fact that informed consent has been obtained from the patient.
6. A statement that the mental health professional is available for coordination of care and welcomes a phone call to establish this. For providers working within a multidisciplinary specialty team, a letter may not be necessary—rather, the assessment and recommendation can be documented in the patient’s chart.

*Mental health professionals who recommend surgery share the ethical and legal responsibility for that decision with the surgeon.

Submitting claims

Learn about when you may need to submit a claim

For network providers

They will submit claims for services you receive.

For out-of-network providers

Some out of network providers will submit claims for payment directly to the carrier.

If you need to submit claims for eligible care services, Accolade is here to help walk you through the steps to do so.

To receive payment for a claim, ensure your provider has secured medical necessity for the services you are submitting a claim for.

Two options to submit a claim for out-of-network providers

1. Call an Accolade Health Assistant at [1-866-406-1338](tel:1-866-406-1338). A Health Assistant can walk you through the information needed for the claim form to ensure you understand what is required. Claim forms **MUST** be completed and submitted by the member to Meritain.
If you cannot access Meritain's portal for a copy of the form; Accolade can provide a copy of the claim form for submission.
2. You can submit a form directly to Meritain by following these steps:
 - Go to member.accolade.com
 - Select the link on the Meritain Healthcare Plan Benefits Tile to access the Meritain online portal
 - Select **Medical Claim**, and then **Medical Claim Form**



*Mental health professionals who recommend surgery share the ethical and legal responsibility for that decision with the surgeon.

FAQ

Why is it important to use network providers?

Network providers generally:

- Will bill the patient only for applicable deductible, copays, and/or coinsurance.
- Will only bill the patient after the claim processing has been processed.
- Submit claims on behalf of members directly to the plan.
- Work with the plan to gain the appropriate prior authorizations.
- Have passed Meritain's accepted credential review and quality requirements.
- Will use network facilities, labs, and other providers.

Out-of-network providers generally:

- Bill patients for deductible, copays, and/or coinsurance in addition to the difference between their billed amount and the covered amount. This can add up to thousands of additional dollars out of pocket for the patient (called balance billing).
- May require full payment prior to the services being rendered.
- Will not submit claims directly to insurance companies, leaving the patient to obtain reimbursement.
- Have not passed Meritain's accepted credential review and quality requirements.
- May use out-of-network facilities, labs or other providers.

Note: Facility-based providers, such as radiologists, anesthesiologists and assistant surgeons are often out-of-network, regardless of whether the primary surgeon is. If a balance bill is received from one of these providers and the service was received at a network facility with a network surgeon, please call a Accolade Health Assistant for assistance.

How can you find a network provider?

Behavioral health services — Call Accolade at [1-866-406-1338](tel:1-866-406-1338) or sign in to member.accolade.com, choose "Find Care" and search in the Mental Health directory.

Medical services — Call an Accolade Health Assistant for assistance.

Hair-related services — Call an Accolade Health Assistant for assistance.

What if I choose to use an out-of-network provider?

If there are network providers within 30 miles of your home, but you choose to use an out-of-network provider, you may be responsible for costs not covered by your health plan.

What if a network provider is not available?

Contact an Accolade Health Assistant, who can provide direction for "Network Gap Exception" if a network provider is not available within 30 miles of the patient's home.

A "Network Gap Exception" approval allows the plan to pay claims for approved services at the network level of benefits for providers located more than 30 miles away. It is at the provider's discretion as to whether or not they will agree to a discounted rate, require payment upfront, or submit claims directly to the plan.

How do we avoid surprises?

- Stay in contact with an Accolade Health Assistant about upcoming services.
- Be aware that using out-of-network providers increases the risk of surprise bills later.

What other resources are available from PayPal?

PayPal's diverse workforce includes people of many different backgrounds. Pride — an employee resource group — promotes the well-being of LGBTQ+ employees and allies and raises awareness of and encourages sensitivity to the challenges the LGBTQ+ community faces. To learn more, visit [the Bridge](#).

To view all the benefits and resources available to you and your family, visit paypalbenefits.com.



Important contact information

Benefit	Phone Number	Website
Adoption and Surrogacy Assistance Benefits	1-833-838-5850	progyny.com
Calm		calm.com/b2b/PayPal/subscribe
CVS Caremark pharmacy benefits	1-844-287-1297	caremark.com
Employee Assistance Program (EAP) Nebraska Employee's EAP	1-888-876-7830 1-800-922-7379	liveandworkwell.com (access code: PayPalUS) arborfamilycounseling.com (access code: arbor)
Fertility benefits	1-833-838-5850	progyny.com
PayPal benefits site		paypalbenefits.com
Talkspace		talkspace.com/connect
Accolade - Health Care and Benefits Navigation	1-866-406-1338	member.accolade.com
Accolade Care - Virtual Primary and Mental Health Care	1-866-406-1338	member.accolade.com
2ndMD – Expert Medical Opinion Service	1-866-537-1324	member.accolade.com

This summary highlights commonly used services and generally indicates how you and a medical plan will cover medical expenses you and/or your enrolled dependents incur. Benefits are provided for covered services that are medically necessary* unless otherwise indicated. Some services are subject to annual or lifetime limits. This guide does not reflect all covered services, plan exclusions, limitations, or restrictions. It is not a contract or guarantee of coverage. A full list of covered services is available in the Summary Plan Description, which can be found on paypalbenefits.com.

This guide, and the benefits it describes, were developed with guidance from evidence-based professional societies, including the World Professional Association for Transgender Health (WPATH) Standards of Care refer to wpath.org for the current standards of care publication.



*Aligned with WPATH standards and/or recognized professional society guidance.